

ABSTRACT OF THE DISCLOSURE

An apparatus and method for providing transaction history information, account history information, or charge-back information, including a memory device for storing at least one of transaction history information, account history information, charge-back information, stopping of payment information, non-payment due to insufficient funds information, and account information, for at least one account, a processor for processing information regarding a transaction on an account in conjunction with the information stored in the memory device, wherein the processor generates an information report containing at least one account history information, account payment information, account non-payment information, charge-back information, stopping of payment information, and non-payment due to insufficient funds information, and a transmitter for transmitting the information report to a communication device associated with at least one of a merchant, a vendor, and a provider.